

In re:
Madeline A. Ceraul
Debtor

Case No. 16-17821-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 27, 2021

User: admin
Form ID: 138OBJ

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Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Madeline A. Ceraul, 204 South Main Street, Pen Argyl, PA 18072-9699
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13939395	+ Citibank, N.A., as Trustee et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450
13823800	+ Equicredit Corporation of America, 10401 Deerwood Park Boulevard, Jacksonville, Florida 32256-5007
13823801	+ Hladik, Onorato & Federman, 298 Wissahickon Avenue, North Wales, Pennsylvania 19454-4156
14641737	+ Rushmore Loan Mgmt Svcs, LLC, c/o Lorraine Gazzara Doyle, Esq., FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
13823803	+ Select Portfolio Servicing, Inc., Attention: Bankruptcy Department, P.O. Box 65250, Salt Lake City, Utah 84165-0250
13823805	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, P.O. Box 8026, Cedar Rapids, Iowa 52409-8026
13823804	+ Tek-Collect, Inc., 871 Park Street, Columbus, Ohio 43215-1441
13845368	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14536016	+ U.S. Bank Trust, c/o Brian E. Caine, Esq., PARKER McCAY P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
14642613	+ U.S. Bank Trust National Association,, as Trustee for Dwelling Series III, Trust, C/O Rushmore Loan Management Services, P.O. Box 55004 Irvine, CA 92619-5004
14024742	+ US Bank Trust National Association as Trustee, c/o BSI Financial Services, 1425 Greenway Dr., ste 400, Irving TX 75038-2480
13978242	+ William Hronis, Esquire, 609 West Hamilton Street, Suite 18, Allentown, PA 18101-2125

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 28 2021 02:52:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13823798	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 03:01:46	Capital One, P.O. Box 71083, Charlotte, North Carolina 28272-1083
13823797	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 03:01:46	Capital One, P.O. Box 30285, Salt Lake City, Utah 84130-0285
13823799	+ Email/Text: bankruptcy@diamondresorts.com	Dec 28 2021 02:52:00	Diamond Resorts FS, 10600 W. Charleston Boulevard, Las Vegas, Nevada 89135-1260
13882083	+ Email/Text: bknotices@totalcardinc.com	Dec 28 2021 02:52:00	Mid America Bank & Trust, PO Box 89725, Sioux Falls, SD 57109-9725
13823802	+ Email/Text: bknotices@totalcardinc.com	Dec 28 2021 02:52:00	Mid-America Bank & Trust, 5109 South Broadband Lane, Sioux Falls, South Dakota 57108-2208
13873324	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 03:01:50	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13821301	Email/Text: RVSVCBICNOTICE1@state.pa.us		

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Dec 28 2021 02:52:00

Pennsylvania Department of Revenue, Bankruptcy
Division PO Box 280946, Harrisburg, PA
17128-0946

13823805

Email/Text: TFS_Agency_Bankruptcy@toyota.com

Dec 28 2021 02:52:00

Toyota Financial Services, P.O. Box 8026, Cedar
Rapids, Iowa 52409-8026

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
BRIAN E. CAINE	on behalf of Creditor US Bank Trust National Association as Trustee of the Igloo Series III Trust bcaine@parkermccay.com BKcourtnotices@parkermccay.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Citibank N.A., as Trustee et al c/o Select Portfolio Servicing, Inc. dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
JILLIAN NOLAN SNIDER	on behalf of Creditor US Bank Trust National Association as Trustee of the Igloo Series III Trust jsnider@fbtllaw.com agilbert@tuckerlaw.com
JONATHAN C. SCHWALB	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Dwelling Series III Trust bankruptcy@friedmanvartolo.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Dwelling Series III Trust ldoyle@milsteadlaw.com, bankruptcy@friedmanvartolo.com
REBECCA ANN SOLARZ	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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WILLIAM HRONIS

on behalf of Debtor Madeline A. Ceraul william.hronis@gmail.com hronis@rcn.com

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Madeline A. Ceraul
Debtor(s)

Case No: 16-17821-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 12/27/21